

Final Expenses

Since I joined the Medicare generation about a year ago, I've been the unwilling recipient of countless mail-outs wanting me to buy a final expense policy. It's basically a life insurance policy that pays whomever you list as the beneficiary a sum of money upon your death, which presumably they will use to pay for what we call final expenses – funeral costs (which nowadays can easily exceed \$10K), credit card balances, and anything else at the discretion of the beneficiary. I'm not saying you should or shouldn't have one of these policies – that isn't the point. I bring it up only to say that we ought to have even more concern and preparation in spiritual matters.

Paul the apostle wrote in 1 Tim. 6:7, "We brought nothing into this world, and it is certain we can carry nothing out." The late brother Andrew Connally very wisely observed, "There are no U-Hauls behind hearses." If you elect to purchase a final expense policy, it will financially help whomever you designate as the beneficiary, and will benefit you only with the satisfaction that you have helped ease the monetary burden on those who survive you. But as to your eternal wellbeing, it will make no difference whatever.

As Jesus told about the rich man and Lazarus in Luke 16, He said, "So it was that the beggar died & was carried by the angels to Abraham's bosom. The rich man also died and was buried" (v. 22). I'm pretty sure the beggar, Lazarus, didn't have a final expense policy. We would certainly expect that his body would be buried when he died, but it would be someplace like the potter's field that the chief priests bought in Matthew 27 where strangers could be buried. But Jesus specified that the rich man was buried. No doubt some of his great riches could be used for the best funeral and burial place money could buy. But what difference did it make for these two men? The angels carried Lazarus to the bosom of Abraham, the highly revered ancestor to whom all the Jews pointed with great pride. Whether or how Lazarus was buried made no difference whatever. The rich man, on the other

hand, found himself in flames of torment. His earthly wealth could pay for a tomb for his body, but it was powerless to deliver him from eternal anguish.

Jesus once asked this piercing question: “For what will it profit a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?” (Mark 8:37-37). I expect the rich man in Luke 16 could enlighten us with his own answer to that question.

So whether you have a final expense policy or whether you don't, my plea today is that you realize that Jesus paid your debt of sin when he suffered and bled and died on Calvary. You receive the benefit of what He did when you trust and obey Him.